

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-12789-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Rafine
91 Castle Heights Avenue
Pennsville, NJ 08070

Social Security No.:

xxx-xx-5224

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 6/23/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: June 23, 2025

JAN: kvr

Jeanne Naughton
Clerk

In re:
Michael A. Rafine
Debtor

Case No. 24-12789-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 23, 2025

User: admin
Form ID: 148

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2025:

Recip ID	Recipient Name and Address
db	+ Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201
520194858	+ New Jersey Turnpike Authority, 1 Turnpike Plaza, Woodbridge, NJ 07095-5195
520194841	+ Petro, 1701 Sherman Avenue, Pennsauken, NJ 08110-2626

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 23 2025 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 23 2025 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520194854	+ Email/Text: bankruptcy@pepcoholdings.com	Jun 23 2025 20:59:00	Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
520194853	+ Email/Text: bankruptcy@pepcoholdings.com	Jun 23 2025 20:59:00	Atlantic City Electric, 5 Collins Drive, Carneys Point, NJ 08069-3600
520194844	+ EDI: CAPITALONE.COM	Jun 24 2025 00:49:00	Capital One, c/o American InfoSource, P.O. Box 71083, Charlotte, NC 28272-1083
520194845	+ EDI: AIS.COM	Jun 24 2025 00:49:00	Capital One Bank, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
520205188	+ EDI: AIS.COM	Jun 24 2025 00:49:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520194850	+ EDI: DISCOVER	Jun 24 2025 00:49:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
520216468	EDI: DISCOVER	Jun 24 2025 00:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520194846	Email/Text: collecadminbankruptcy@fnni.com	Jun 23 2025 20:58:00	First National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68197
520194847	Email/Text: collecadminbankruptcy@fnni.com	Jun 23 2025 20:58:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
520207819	Email/Text: collecadminbankruptcy@fnni.com	Jun 23 2025 20:58:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197
520242039	EDI: JEFFERSONCAP.COM	Jun 24 2025 00:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520194859	+ EDI: JEFFERSONCAP.COM	Jun 24 2025 00:49:00	Jefferson Capital Systems, LLC, P.O. Box 772813,

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jun 23, 2025

Form ID: 148

Total Noticed: 37

520194838	^	MEBN			Chicago, IL 60677-0113
			Jun 23 2025 20:54:39		KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520194856	+	Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2025 21:02:43		LVNV Funding, c/o Resurgent Capital Systems, P.O. Box 10587, Greenville, SC 29603-0587
520199754		Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2025 21:03:43		LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520194857	+	Email/Text: ZenResolve@ebn.phinsolutions.com	Jun 23 2025 20:58:00		Little Lake Lending, 2770 Mission Rancheria Road, #315, Lakeport, CA 95453-9612
520194839	+	Email/Text: BKNotice@ldvlaw.com	Jun 23 2025 20:58:00		Lyons, Doughty & Veldhuis, 5 Greentree Center, 525 Route 73 North, Suite 400, Marlton, NJ 08053-3422
520194840	+	Email/Text: BKNotice@ldvlaw.com	Jun 23 2025 20:58:00		Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239
520194837		Email/Text: camanagement@mtb.com	Jun 23 2025 20:59:00		M&T Bank, P.O. Box 840, Buffalo, NY 14240
520219538		Email/PDF: Bankruptcy_Prod@mohela.com	Jun 23 2025 21:03:44		NAVIENT, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
520194842	+	Email/PDF: Bankruptcy_Prod@mohela.com	Jun 23 2025 21:14:58		Navient, P.O. Box 9000, Wilkes-Barre, PA 18773-9000
520194843	+	Email/PDF: Bankruptcy_Prod@mohela.com	Jun 23 2025 21:03:52		Navient, P.O. Box 9640, Wilkes-Barre, PA 18773-9640
520194855		EDI: PRA.COM	Jun 24 2025 00:49:00		Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
520265574		EDI: PRA.COM	Jun 24 2025 00:49:00		Portfolio Recovery Associates, LLC, c/o Onemain Financial Group, LLC, POB 41067, Norfolk VA 23541
520194849	+	EDI: JEFFERSONCAP.COM	Jun 24 2025 00:49:00		Premier Bankcard, c/o Jefferson Capital Systems, P.O. Box 7999, St. Cloud, MN 56302-7999
520194848	+	EDI: JEFFERSONCAP.COM	Jun 24 2025 00:49:00		Premier Bankcard, c/o Jefferson Capital Systems, P.O. Box 772813, Chicago, IL 60677-0113
520194851	+	EDI: Q3G.COM	Jun 24 2025 00:49:00		Quantum 3 Group, LLC, P.O. Box 2489, Kirkland, WA 98083-2489
520194852	+	EDI: Q3G.COM	Jun 24 2025 00:49:00		Quantum 3 Group, LLC, P.O. Box 788, Kirkland, WA 98083-0788
520269465		EDI: Q3G.COM	Jun 24 2025 00:49:00		Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
520217653		EDI: Q3G.COM	Jun 24 2025 00:49:00		Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
520269467		EDI: Q3G.COM	Jun 24 2025 00:49:00		Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
520194860		Email/Text: ZenResolve@ebn.phinsolutions.com	Jun 23 2025 20:58:00		Lendumo, 2770 Mission Rancheria Road, #315, Lakeport, CA 95453

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520266083	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jun 23, 2025

Form ID: 148

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court:, M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Stacey L. Mullen	on behalf of Debtor Michael A. Rafine slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5